

Washington Apple Health  
for People with Disabilities  
2020-2021

SSI FBR/CNIL/MNIL:	\$783
SIL (3 x SSI FBR):	\$2,349
1619(b) Threshold:	\$33,480
Resources —	
Individual:	\$2,000
Resources — Couple:	\$3,000
SGA (non-blind):	\$1,220
133% FPL (before 5%)	\$1,384

	Spenddown	Financial eligibility for the DDA HCBS Waivers — CN Scope of Care		
Modified Adjusted Gross Income (MAGI)	Medically Needy Coverage (MN)	Eligible for SSI Categorically Needy Coverage (CN)	300% Special Income Level (SIL)—CN “Institutional Rules”	Apple Health for Workers with Disabilities (HWD) CN Coverage
<ul style="list-style-type: none"><li>Personal care services per CARE assessment only</li><li>State Medicaid coverage for people not on a Waiver</li></ul> <p><b>Income Standard</b></p> <ul style="list-style-type: none"><li>MAGI</li><li>Income mirrors federal tax filing rules for household composition and countable income and deductions</li></ul> <p><b>Who</b></p> <ul style="list-style-type: none"><li>People age 19 up to 65</li><li>People not on Medicare</li><li>People with Gross Modified Income under 138% of FPL (133% FPL + 5% disregard)</li></ul> <p>No resource limit</p>	<ul style="list-style-type: none"><li>No personal care or waiver services</li></ul> <p><b>Income Standard</b></p> <ul style="list-style-type: none"><li>Depending upon income, may have to spend down to the MNIL for coverage</li></ul> <p><b>Who</b></p> <ul style="list-style-type: none"><li>People not working or not needing CN scope of care services</li><li>People not eligible for CN coverage</li></ul> <p>Resource limit of \$2,000 for individual</p>	<ul style="list-style-type: none"><li>Personal care &amp; waiver services per CARE assessment only</li><li>State Medicaid coverage for people not on a Waiver</li></ul> <p><b>Income Standard</b></p> <ul style="list-style-type: none"><li>CN income level (CNIL) or</li><li>1619(b) threshold (set by SSA)</li></ul> <p><b>Who</b></p> <ul style="list-style-type: none"><li>People receiving SSI</li><li>Certain DAC, Pickles, DWBs with countable income at/below CNIL</li><li>People working below SGA, unless 1619(a) or 1619(b)</li></ul> <p>Resource limit of \$2,000 for individual</p>	<ul style="list-style-type: none"><li>Available for people on a Waiver only.</li></ul> <p><b>Income Standard</b></p> <ul style="list-style-type: none"><li>300% Federal Benefit Rate (FBR) aka Special Income Level (SIL)</li></ul> <p><b>Who</b></p> <ul style="list-style-type: none"><li>People not “eligible for SSI” and/or not working</li><li>People with gross monthly income at or below SIL</li><li>People working below SGA</li></ul> <p>Resource limit of \$2,000 for individual</p>	<ul style="list-style-type: none"><li>Personal care &amp; waiver services per CARE assessment only</li><li>State Medicaid coverage for people not on a Waiver</li><li>Pay premium based on income</li><li>Must have income from work activity per program rules</li></ul> <p><b>Who</b></p> <ul style="list-style-type: none"><li>People who are working</li><li>People who work above SGA</li><li>People who work below SGA, if premium is less than cost share for another program</li><li>People who want to save more in resources</li></ul> <p>No income standard No resource limit</p>

WiSe: [gowise.ws](https://www.gowise.ws)

MN—Spenddown

Financial Eligibility for Home and Community Based Services (HCBS) or Waivers — CN

No Cost of Care Participation



\$2,000/\$3,000 Resource Limit

Cost of Care Participation



Personal Care Available

Current Apple Health standard charts are located: <https://www.hca.wa.gov/health-care-services-supports/program-standard-income-and-resources> as standards change in January, April, July and October.

2019 WA Medicaid & Waiver Services  
for People with Disabilities  
Financial Eligibility for HCS HCBS Waivers (COPES)

SSI FBR/CNIL/MNIL:	\$771
SIL (3 x SSI FBR):	\$2,349
1619(b) Threshold:	\$33,480
Resources — Individual:	\$2,000
Resources — Couple:	\$3,000
SGA (non-blind):	\$1,260
133% FPL (before 5%)	\$1,384

Financial eligibility for the COPES HCBS Waivers — CN Scope of Care

Income Calculation for  
HCS Waiver Group 3:  
Those with income  
above the SIL

- Reduce the client’s gross income by:
  - ◊ Exclusions in [WAC 182-513-1340](#)
  - ◊ Disregards in [WAC 182-513-1345](#)
    - \$20 from unearned income
    - \$65 from earned income
    - And 1/2 of earned income
  - ◊ The cost of care standard, which is based on the [monthly state average nursing facility rate](#).
  - ◊ Monthly private health insurance premiums (no Medicare). If paid other than monthly, prorate the expense into a monthly amount
  - ◊ Outstanding medical bills prorated into a monthly amount over the 12-month certification period.
- If the result is no greater than the MNIL, they are income eligible for COPES and can be opened on L22 (and receive CN Medicaid)

Group 1: Eligible for SSI

- Income Standard**
- CN income level (CNIL) or
  - 1619(b) threshold (set by SSA)
- Who**
- People receiving SSI
  - Certain DAC, Pickles, DWBs with countable income at/below CNIL
  - People working below SGA, unless 1619(a) or 1619(b)
- Resource limit of \$2,000 for individual
- 1619 CN Protection**
- 1619(a): SGA plus partial SSI
- cash grant
- 1619(b): Earnings above “break

Group 2: 300%  
Special Income Level  
(SIL)—CN  
“Institutional Rules”

- Available for people on a Waiver only.
- Income Standard**
- 300% Federal Benefit Rate (FBR) aka Special Income Level (SIL)
- Who**
- People not “eligible for SSI” and/or not working
  - People with gross monthly income at or below SIL
  - Married individuals with community spouse and 1/2 of community income at or below /SIL
  - People working below SGA
- Resource limit of \$2,000 for individual, spousal impoverishment rules may be

Group 3: 300% Special  
Income Level (SIL): In-  
come above SIL—CN  
“Institutional Rules”

- Available for people on a Waiver only
- Income Standard**
- 300% Federal Benefit Rate (FBR) aka Special Income Level (SIL)
- Who**
- SSI related individuals with income in own name and above the SIL
  - SSI related married individuals with community spouse and 1/2 of community income is above the SIL
  - Net income is at or below the MNIL after countable income calculation (see calculation information in far left column)
- Resource limit of \$2,000 for individual, spousal impoverishment rules may be applied

Apple Health for  
Workers with  
Disabilities (HWD)  
(Considered Part of Group 1)

- Personal care & waiver services per CARE assessment only
  - State Medicaid coverage for people not on a Waiver
  - Pay premium based on income
  - Must have income from work activity per program rules
- Who**
- People who work above SGA
  - People who work below SGA, if premium is less than cost share for another program
  - People who want to save more than the resource standard of other aged/blind/disabled programs
- No resource limit  
No income standard

Note: Rates may change in January and April of each

WISE:

[gowise.ws](#)

MN—Spenddown

Financial Eligibility for Home and Community Based Services (HCBS) or Waivers — CN

No Cost of Care Participation

\$2,000/\$3,000 Resource Limit

Cost of Care Participation

Personal Care Available